

REMARKS

Summary of Advisory Action

The Examiner indicates that claims 7-11 are allowable.

The Examiner has disallowed claim 5 on the ground that this claim as amended does not include "the details of intervening claim [3 and 4]" as required by the Examiner in the previous Office Action.

Interview Summary

Applicants appreciate the courtesies extended by the Examiner to the undersigned in the telephone discussion regarding amended claim 5.

The Examiner noted that amended claim 5 in the previous Reply (faxed 12/19/2005) did not include the limitation of claim 4. The undersigned noted that this was inadvertent and authorized the Examiner to amend the claim 5 to include all omitted claim limitations via an Examiner's Amendment as necessary.

Applicants Reply.

For completeness, applicants resubmit the Remarks presented in the previous Reply (faxed 12/19/2005) with appropriate corrections to address all of the intervening claims

Applicants note that amended claim 5 relates to a computerized method of conducting an electronic transaction over a public communications network.

As submitted in the Reply dated November 10, 2005 amended claim 5 included the limitation of cancelled claim 1 and 2. Amended claim 5 in the Reply dated November 10, 2005 did not explicitly recite the limitation of cancelled claim 3 (i.e., providing software at a user location for generating said secret key) and cancelled claim 4 (i.e., wherein said payment account number is issued by an issuer and said response is provided by said issuer).

Applicants respectfully submit that the explicit inclusion or non-inclusion of these limitations does not alter the patentability of claim 5, as these limitations are inherent in the recited steps of the computerized method of claim 5. Without providing user software it may not be possible, for example, to accomplish step (a) of computer-generating a secret key.

However, since the Examiner apparently insists upon and to expedite entry and allowance of all claims 5, and 7-11, applicants have further amended claim 5 to explicitly recite the limitation of cancelled claim 3 (i.e. further comprising, providing software at a user location for generating said secret key) and cancelled claim 4 (i.e., wherein said payment account number is issued by an issuer and said response is provided by said issuer).

Amended claim 5 now explicitly includes the limitations rejected base claim 1 and intervening claims 2, 3 and 4.

Accordingly, amended claims 5 and 6-11 are in condition for allowance. Reconsideration and allowance of this application are respectfully requested. In case there are any remaining issues that need to be resolved, applicants request that the Examiner should kindly contact the undersigned attorney by telephone for quick resolution.

Respectfully submitted,

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